TUESDAY MORNING, OCT. 42, 1867.

SETMC. ISSAME E. JAMES, of Pfeindelphia, is our general travelli-cut, assisted by James Pentone, Jose Colline, J. Hamsett, Educ Welsey, Joses E. Turneling, E. A. Evano, R. S. James, T. Affikas,

Davis, R. Y. Rousens. James J. C. W. James, No. I Harrison street, Chriman, Omo, is our moral soliciting agent for the Western States and Texas, assisted by J. Baumas, William H. Thomas, Thes. M. James, Dr. A. L. Chilles, nonen Binano, and Rumann Lauss. Boccipis of either will be good. Ag. Mr. Gas va audiorited to collect moneys due the nion Office for subscriptions and advertisements in the District of

THE ELECTION IN KANSAS.

The following despatch was received at a late hour last evening from a correspondent in Leaven-

LEAVENWORTH CITY, Oct. 10 .- To the Editor of the Union The democrats have a majority of one in the territorial council, and two or three in the lower branch—thus the black-republican power for mischief is checked. Parrott's majority is from four to five hundred. The convention to frame a State constitution will reassemble on the 19th

From the cautious character of our correspondent and the superior sources of information at his command, we have every reason to believe that his statements are entitled to the fullest credit

BANKS AND BANKING CONTINUED.

In discussing the evils of a paper currency, we have no desire to injure individuals or associations. We illustrate its consequences by holding up to view what occurs before the world, and it is not our fault that in so doing we refer to those engaged in the manufacture and issue of promwhich they suffer to depreciate, and do not, when called upon, redeem with specie. When we use the word "bankruptcy," it is in its legitimate sense, "the state of a man unable to pursuhis business and meet his engagements in conse quence of the deranged state of his affairs." Thos who have taken exception to our language should learn the difference between bankruptcy and insolvency; and that a man may be a bankrupt while perfeetly solvent, and may be insolvent without having committed an act of bankruptcy, and that there may be great losses on bills that are ultimately redeemed

When a bank (or individual) stops payment, there is a state of bankruptcy, and the natural presump tion is that it cannot pay, from which even insolvency may be inferred. Where the refusal is because it cannot pay, injury to creditors and the public naturally follows; but where coupled with a professed ability to do so, then there is not only bankruptcy, but a positive wrongful and unjustifiable act. That both classes exist among us here and elsewhere we fully believe. We have referred to some. In the attempt to screen themselves from being called bankrupt, many have volunteered facts which prove that they are so, and also, with means in abundance to raise money with which to pay their debts, have failed seasonably to apply them to that purpose, and thus have money in hand to pay their debts, but have left their creditors and the public to suffer for having placed confidence in them. Our object is not so much to show up flash establishments as to illustrate the fatal consequences of a pernicious principle which is so largely the basis of ruinous action in relation to currency. Until the evil became intolerable the country would not listen to those who urged the government to cut loose from paper currency and banks, and have a treasury of its own and use

The year 1837 exhibited the spectacle of millions of paper money oclonging to the government in the hands of banks, without its being able to comman a dollar of real money to pay its current expenses Congress was convened to furnish the needed relief, which they did by authorizing the issue of treasury notes and borrowing on loan. The banks the specie which they would not use to redeem their bills or pay their debts. At their leisure a large share of them paid, but still the government lost an immense sum by the banks.

This faithlessness of paper-issuing institutions le to the independent treasury, which, though once repealed at the dictation of the enemies of the democratic party, is now as firmly established as the constitution, and serves to no small extent as a regulace and financial matters, though dentally so. Without it the crash would now be worse than in 1837. It has been the great instrument of preserving specie, which it how pays out, relieving the pressure. Congress, in passing this law, has effectually protected the govern ment from the curse of issuing paper credits in its every-day business. But the people at large are still subject to the evil which the government has wisely escaped. In refusing bank charters in this force, Congress did all it could to rid it of a paper currency with all its fluctuations, losses, and corrupting consequences upon the public, and especially with bank officers and clerks by embezzlements. But the States have inflicted the evil upon the country, and private individuals are vieing with corporations in deepening and spreading it Every State, except Arkansas, in some form charters banks to perform the high function of making currency, which is alone delegated to Congress and forbidden to everybody else. Even foreign coin cannot be made a tender to pay debts without Congress ing it by law. The 10th section of the first article of our national constitution provides that "No STATE SHALL * * COIN MONEY, EMIT BILLS OF CREDIT, MAKE ANYTHING BUT GOLD AND SILVER COIN A TENDER IN PAYMENT OF DEBTS." Although people in North Carolina and California have furnished bits of gold worth a dollar, and perhaps larger ones, no State, we believe, has attempted to coin money. Since the revolution, when most, if not all, the States issued bills of credit, no State except Missouri has done so. Under a law of 1821, she emitted bills in this form: "This certificate shall be receivable at the treasury of any of the loan offices in the State of Missouri in discharge of taxes or debts revolution by their own act, all the States except they profit by it, others not invested with legislative them the power to do so. When the State is re- signatures of presidents and cashiers, and pass

confer upon others the power and capacity to inflict past finding out from the bills, and often can that identical evil to an unlimited extent.

A State has the same right to confer the power to re coin money as to emit bills of credit. The prohibi- professed wealthy responsible parties do not come tion is exactly the same. The evils arising from emitting bills of credit by corporations created by some of the fruits of a bad system. They will mul-States are greater than could arise from the State This evasion of the constitution, which is worse than an open and manly breach of it, lies at the bottom of our currency difficulties, and we shall never escape from its fatal consequences until the constitution is honestly complied with. They will then disappear as our financial difficulties did when we established a constitutional treasury, and resorted to onstitutional currency, which has a fixed value at nome and a known one all over the world. As long as this plain provision is violated speculating and visionary men, who desire special laws to enable them to accumulate money rapidly, secure such favors by some means from the legislature, through which to flood the country with a currency that cannot be made a tender in payment of debts, and which will fluctuate in value, and often become worthless. They will push it upon the community when it suits them, and withhold it when they choose, and re deem when convenient, and refuse when deemed politic and profitable. When it suits their purposes, they set the laws of the State at defiance, and turn a deaf ear to the legal claims of creditors. They often have such holds upon public functionaries as to make hem subservient to their purposes.

A governor of Pennsylvania has just yielded to the dictation of paper-money manufactures, and convened the legislature to repeal some of the penal laws of the State that her banks have violated, in order to relieve them from the fear of the consequences. If a poor vretch steals a loaf of bread to appease his hunger or a pair of shoes to protect his feet, he is promptly ounished; but when banks and bankers combine and violate the laws, and inflict ruin upon widows nd orphans, and the public at large, depriving thouands of bread and clothes, they compel a weak executive to assemble the law-making power to enact statutes to protect them. Will a Pennsylvania legslature yield to dictation, and pass such laws? Wil they screen those who knowingly inflict great evils upon a whole community, and leave those against etty offenders in force ?

We once heard Rathbon's half million forgeries just ified because they were on a large scale, and that e intended to do better hereafter. Will it iawnakers bow respectfully because the offences com nitted and the evils inflicted are almost countless and uinously affect millions of people? This would be offering a sort of premium for the commission of arge and numerous offences. Why does not Gov. Pollock make recommendations to favor the comme people as well as banks? He recommends the pasage of an act requiring the banks to pay the State what they owe it in specie, so as to secure his adminstration from the reproach of failing to pay the State debt, and to leave all the rest of the people to take care of themselves as well as they can: And, to nake this task the more severe, he asks that the banks may not be compelled to obey the laws. He even recommends that they may be allowed to make dividends to the amount of six per cent to their tockboiders, even while they refuse to pay their debts to bill-holders and depositors. He thus would allow the banks to enjoy the profits of their business without paying their debts. No bankrupt could ask nore than to keep on in his business, enjoy all the profits he could make, and be allowed to set the laws and his creditors at defiance.

Gov. Pollock has exhibited his constitutional reading and respect for the work of Washington, Franklin, Madison, and others in a peculiar and striking manner, and quite worthy of the school of politics to which he belongs. The governor says:

"And as a further relief to the community, and as a condition of the release of the penalties and forfeitures incurred, it is respectfully recommended that the solvent banks of the Commonwealth which paid specie for all their liabilities immediately prior to their late general suspension shall be required (under such limitations and resuspension shall be required (under such limitations and r strictions as may be deemed expedient) to receive the notes each other continuing solvent at par in payment of all delts due or to become due to them, respectively, during their suspension, the bank or banks resuming specie payments to be relieved from this condition."

Here is an unequivocal recommendation that the legislature require the banks to receive paper instead of money in payment of debts due to them. This is in direct conflict with the constitution of the United States, which declares that no State shall make anything but gold and silver coin a tender in payment of debts." This shows what power can be exercised by corporate combinations in giving direction to public functionaries, and in setting even the constitution at open defiance. It would result in an entire paper currency, and prevent the resumption District, and leaving the old restraining laws in of specie payments. If the banks in that State had ssued no bills the people would have been spared the suspension and the losses it occasioned, and als the humiliating spectacle of seeing their executive recommending a deliberate violation of our national constitution. But for these bills of credit her people would not, with currency in their pockets, have been without means to pay duties at the custom-house or pay the postage on letters, or travelling expenses. or of making a lawful tender in payment of debts. No bank bills will answer these purposes. To convert them into coin will cost from five to ten per cent Who ought to submit to the loss to convert this paper into money? Common honesty says it should be the banks, who have issued them as money to make profit by doing so, instead of the holder, who has taken them instead of coin. But the policy which they have compelled the governor to recommend looks to throwing it upon the innocent and unprotected holder, and removing all inducements for the banks to relieve them.

The people at large labor for their support, an somebody's labor produces all the wealth. But there are men who, instead of earning it, wish to appropriate that earned by others. To enable them to do so, legislatures confer special favors, and provide them with means not common to all. They are due to the State for the sum of - dollars, with in- clothed with power to make the currency, and in a terest for the same at the rate of two per cent. per form that costs almost nothing, which they can exannum from this date." In Craig's and in Byrne's pand and control at pleasure, and which they may es the United States Supreme Court held these to make good if they can when it suits them, and perbe bills of credit, and their emission prohibited by mit to be good for nothing when they cannot do the constitution. But, although prohibited from in- so, or when they deem it profitable or politic to let flicting an evil severely felt during and after the it fall a dead loss upon the public. Seeing how largely one have created corporations, and conferred upon facilities make notes in the form of bank bills, with strained by a distinct act to avoid a specific evil, them off upon the public as currency issued by To Jn. A. Brown, L. A. Slade, L. L. Quinlan, W. P. we cannot understand how she can constitutionally banks. Who are legally liable for them is

in no way be ascertained. For a time they are received, but soon become worthless, and then the forward and pay, and the people suffer. These are tiply while it continues. The time has now arrived issuing them herself, so far as currency is concerned. to discuss it and to apply the constitutional remedy, instead of the illegal one proposed in the Keystone State. We propose hereafter to say something of the origin and history of banks, and to state what kind we deem constitutional, and that may be

THE FINANCIAL CRISIS.—UNITED STATES

useful with honest management.

The operations of the independent treasury during the present financial crisis have been more beneficial to the commercial interest of the country than its most sanguine friends anticipated. At the time of the greatest pressure upon the money market the retary of the Treasury was enabled to disburse from the vaults of the treasury large amounts of specie which have gone into the banks and into general circulation, affording relief to an extent unexpected. The policy adopted by the Sec of the Treasury to bring in the outstanding s the government has met with universal approval, and all parts of the country unite in commendation of the happy operations of the independent-treasury

The Secretary determined to go to the extent that the law and a due regard for the interest of the goverument would admit. With this view, he has con tinued to redeem the outstanding stock, until there only remains about a half million which he is author ized under the law to apply to this purpose.

Whether the banks have responded in their action to this and other specie facilities which have been afforded them, by giving their customers proper re lief in the way of loans, &c., is a question upon which we will not pronounce a premature judgment. The first duty of the banks is to their bill-holders and depositors, but at the same time the protection of their customers, where it can be done, is essential to their own interest. If the customers of a bank break and are unable to meet their liabilities, the bank ne essarily follows in the wake.

We reserve for another occasion further reflect ions on this branch of the subject.

HON. ANDREW JOHNSON.

We learn from the Nashville Union that the vote for United States senator in the joint convention of the two houses of the Tennessee legislature stood as

The Union, in announcing this gratifying result, pays the following earnest, eloquent tribute to the ofty patriotism and exalted talents of one who is truly described as being in every respect "worthy to fill the place of any of those intellectual giants who, during this generation, have passed from the

stage of life:"

"Andrew Johnson was yesterday, in convention of the two houses of the general assembly of Tennessee, elected a senator in Congress for six years from the 4th of March last. This is but a formal record of the verdict and election of the people of the State last August. The question was then decided by the great popular tribunal with a unanimity and enthusiasm which has had no parallel since the days of the illustrious Jackson. The action of the representatives of the democratic people was as prompt and as unanimous as would have been the action of the people themselves had they exercised the power delegated to the legislature. There were no conflicts to be reconciled; no dissensions to be healed. The man of the people is recognised as such allike by the masses for whom he ple is recognised as such alike by the masses for whom has so long labored and by their representatives in

State capitol.
"In this action the people of Tennessee place in the Senate of the United States the first intellect of the day He goes there worthy to fill the place of any of those in rie goes there workly to in the place of any of those in-tellectual giants who, during this generation, have passed from the stage of life. The abilities which have distin-guished him here are now to be displayed on a wider field, and the qualities which have made him the idol of his State will assure him the same popular regard from the records of the resting.

"The world will call our new senator a succ and the interests of the masses than to the great talent he has exhibited in maintaining these rights and interests. The young man of this day may learn from this that the are always true to those who are true to the

people are always true to those who are true to them.

"It is now twenty-two years since Governor Johnson entered public life. With a brief interval of two years, he has all this time been in the service of the people—as member of the legislature, representative in Congress, and governor of Tennessee. In 1851 a partisan legislature legislated him out of Congress by adding to his district whig votes enough to make the majority of that party apparently impregnable. This action but transferred him to a wider field of influence. The people made him governor at the next election, and gave the demoratic party in the State perhaps the only leader who him governor at the next election, and gave the demo-cratic party in the State perhaps the only leader who could have crushed know-nothingism to the earth in 1855. He sowed the seeds of that solid democratic ma-jority of near twelve thousand which now assures the per-manent ascendency of democratic principles in Tennessee, and justly reaps the first fruits of that ascendency in his election to the Senate. We hall the result as a worthy tribute to our greatest leader, and join our congratula-tions to those with which it will be received by the great leads of the records. body of the people."

MARYLAND ELECTION.

An election for State officers and six members of Congress takes place in Maryland on the 4th of next nonth. The democrats have made nominations in the following congressional districts:

1st district-James A. Stewart. 2d district-Ramsay McHenry. 3d district-Wm. Pinkney Whyte.

5th district-Jacob M. Kunkel. 6th district-Thomas F. Bowie. In the Baltimore Republican of last Saturday's issue

ee find the fellowing letter from Mr. Whyte, accept ing the democratic nomination for Congress in the BALTIMORE, Oct. 8, 1857.

GENTLEMEN: In pursuance of the promise made you when you informed me of my selection as the democratic candidate for Congress in the third district, by the convention of our party in that district, be go assure you that I received the announcement with unaffected grati-

This nomination is a tribute dear to my heart, not only for the honor it confers, but because it was unsolicited, and has been offered after the expression of my carnest wish that my name should be withdrawn from your con-

Had your convention, in its wisdom, selected either of the other gentlemen whose names were before it, should have labored cordially and energetically for

scenarios. Since you have chosen me, I feel it to be my clear dunot only to accept your nomination, but to enterthusiastically and resolutely into the contest. This mean to do.

Thanking you for the kind manner in which you inrmed me of my selection, I remain, very respectfully,
our obedient servant,

WM. PINKNEY WHYTE.

Important to Mariners. The Spanish govern given notice that a temporary fixed light has been place on Cay Piedras, at the entrance of Cardenas bay, on north side of the island of Cobs. in lieu of the light at that place, which was blown down in the gale of the 28th of August, 1856. The light stands at a height sixty-four English feet above the mean level of the sea, and should be visible from the deck of a ship in ordinary

eather at a distance of ten miles.

The Superintendent of the United States Coast Survey has given notice that day-marks have been erected along ward to Cape Florida.

These beacons occupy the positions of the signals used in the survey of these reefs, and consist of an iron shaft thirty-six feet high, erected upon an iron screw foundation, distinguished by a vane marked by a letter, and above it a lattice-work hoop-iron cylinder or barrel. They are painted black, white, and red, and so combined that no two adjacent beacons have the same colors upon like

gitude with tolerable certainty by examining closely the colors of the beacons as they are approached, and, if the o mistake in determining their position.

These day-marks are placed on the most projecting and dangerous points of the Florida Reef; and are in general from four to six miles from the outside (seaward) shores of the Florida cays, and within half a mile, in every case, of the edge of the Gulf stream.

The depth of water where these signals stand does a

exceed four feet at low tide in any case; and just outsid of them to the eastward, in the Gulf stream, it is of un

These day-marks may be approached from seaward with-in a few hundred yards; but it would always be prudent, er, to give them a good berth.

In moderate weather it often happens, especially after asterly gales, that the force and direction of the Gulf stream sets across the reefs, and then vessels are imperceptibly carried amid its dangers, although the coutecred should, if made good, carry them sutside of all

When the master of a vessel finds one of these ber to the eastward of him, he may be sure that he is between the reefs and cays, and consequently surrounded by shoals and dangerous rocks.

INTERIOR DEPARTMENT.

The necessity of the Wife of a Pre-emption Claimant living on the lands Pre-empted.—A person claiming the benefit of the pre-emption act of 1841 is required to establish by competent proof before the district office the performance of acts prior to making an entry.

A man being the head of a family must show residen with his family on the land claimed. There might be sufse precluding the possibility of the wife's re dence on her husband's claim; but the sufficiency of th cause can only be determined when the facts of the case re presented in the form of proof, upon which the lav equires the register and receiver to adjudicate. The department cannot in advance determine questions of visory power in declaring the right of a claimant in whose case the question may arise, when the facts are previously passed upon by and reported to the General

NAVY DEPARTMENT.

en received at the Navy Department that Hon. Richard Kidder Meade, United States minister to Brazil, left New York on Saturday evening last for Boston, where he prob ably took the new United States steam frigate vesterday

Breech-Loading Rifles .- The report of the committee a pointed to test the different kinds of breech-loading rifles as received by the Secretary of War on Saturday last The decision of the Secretary upon this report will be looked for by the public with considerable interest.

THE FINANCIAL CRISIS.

From the North, East, West, and a few localities n the South, our advices in relation to business and financial matters continue to be of the most gloomy character. In addition to bank failures by dozens we have now to record the bankruptey of three of the largest railroad companies in the United Statesthe Reading, the Illinois Central, and the New York and Erie. The first continues on with its business in spite of protested paper; the last two have made assignments for the benefit of their creditors.

The Pennsylvania legislature have done nothin s yet, although at last accounts the indications were that the lower house would adopt, in a modified shape, the "relief bill" which passed the senate. A final adjournment was to have taken place yesterday.

Under the head of "The Disasters of the Day." we find the following in the New York Evening Post of Saturday :

Joseph H. Corlies & Co., a well-known dry-goods co nission house, has also suspended. They are known to e worth three or four times their liabilities, and went to be worth three or four times their liabilities, and went to protest from inability to procure some \$7,000. It is to be presumed that their suspension will be but temporary. Mr. Corlies, the senior partner, has been more than forty years in business in this city, part of the time as a mem-ber of the well-known Quaker firm of Corlies, Haydock, & Co., and has always been distinguished for his prudent business habits.

The Bowery Bank, of this cuy, and
of Brooklyn, stopped yesterday.

Henry A. Coit, who has long been regarded as one of
our wealthlest citizens, and whose business operations
have been very limited in proportion to his means, was
obliged to let his paper go to protest yesterday for the
come five or six thousand dellars. The characwant of some five or six thousand dollars. The character and extent of his liabilities beyond has not transpired though no ultimate loss is likely to be sustained by hicreditors. John M. Genin, the hatter, has also been obliged to

suspend. He has been doing a very large business, his sales amounting to some \$\$00,000 a year. He hopes to get an extension and pay in full.

One of the most painful indications that the times are

get an extension and pay in full.

One of the most painful indications that the times are out of joint is contained in the following statistics of the number of employees who, we learn, have been discharged by the cloak-making houses of this city during the past two weeks. Previous to that date, the Cloak-makers' Association were unable to supply the demand for labor. This list comes up to noon to-day:

A. M. & R. Davies, 395 and 397 Broadway, have discharged 510 girls and 10 cutters.

E. Mills, 97 Chambers street, have discharged 300 girls and 4 cutters.

Canal street, has discharged 124 girls and two

atters.

McKenzie, Canal street, has discharged ninety girls and sidore Bernard, Grand street, has discharged 420 girls

nd eight cutters.

M. Bell, 80 canal street, has discharged ninety-fou girls and two cutters.

S. M. Hendricks, Eighth avenue, has discharged sixtyfive girls and four cutters

THE HERNDON MEMENTO

The New York correspondent of the Baltimore Sun writes:

"In response to a call issued by the ladies of Ne York, who are desirous of testifying their admiration for the noble conduct of the lamented Commander Herndon, and of contributing to the assistance of his wife and daughter, some four hundred ladies assembled at Niblo's Saloon yesterday. Judge Duer presided. Speeches were made by Wm. M. Everts, James Brooks, and Isaac Bell, and several ladies were appointed a committee to receive subscriptions."

Elections will be held to-day in Pennsylvania and Ohio for State officers.

DEATH OF JUDGE PREBLE

The telegraph announces the death of Hon. Wm. Pitt, Preble at his residence in Portland, Maine, on the 11th instant, after only three days' illness. His age was about 74 years. He was one of the ablest men of the State. As an advocate and judge he had few superiors. Prior to 1830 he was for several years upon the supreme bench of the State. In the first term of Gen. Jackson's administration he was sent as envoy extraordinary and minister plenipotentiary to the Hague to assist in the settlement of the northeastern-boundary question. His protest against the award of the King of the Netherlands was regarded at the time as a most able paper, and it served to throw much light on subject. Subsequently he was appointed one of the commissioners of the State, who met in this city, and finally gave his sanction, though reluctantly, to the mode of settlement carried out by the Web ster and Ashburton treaty. Since that time he has not taken an active part in the public questions of the day, though he has never ceased to manifest a deep interest in all the local matters which concerned the prosperity and honor of his State. He was one of the pioneers, if not the foremost man, in setting on foot and carrying through that great work, the Atlantic and St. Lawrence railroad, which connects Portland with Montreal and Quebec. In politics Judge Preble was a firm and consistent national

SOME OF THE BEAUTIES OF BANKING. The following rich revelations are furnished by orrespondent of the St. Louis Republican :

correspondent of the St. Louis Republican:

"In conclusion, I will depict for you an Illinois bank. A frame house, a counter so high that you can barely lay your wrists on the sharp edges of it, and so narrow that but one man can approach at a time. The specie scoop hangs high up, like the laws of Nero, but, unlike them, covered with cobwebs. Your check is cancelled in deadly silence. You like is oine fulibility behind a green screen. A package of shinplasters, as thick as a bull's horn, and twenty-five cents in silver, is handed you for your inconsiderable check. The bundle is tightly laced, the notes are inside, so that, with the other inconveniences, you can hardly couint them. You open the bundle and sift out the tinkhams, almon trees, and Wisconsins, and you are peremptorily told, 'No use in assorting; that is all that you can get.' You say: 'Please, then, return me my check.' Answer: 'Your check is already cancelled.' This is the return made you by the best of them for gold a ivanced on grain. Had the grain gone down, you would have had it, but, having gone up, they return you such shinplasters for your advances in gold, or stand suit.''

CONGRESSIONAL NOMINATION.

The democracy of the first congressional district f Indiana have nominated Wm. E. Niblack, of Knox county, for Congress, to fill the vacancy caused by the death of Judge Lockbart.

GEORGIA ELECTION.

The Augusta Constitutionalist of Saturday mornin

"We have full returns (which we publish in column) from ninety counties, which give the democratic candidate for governor a majority of six thousand six hundred and seventy-eight votes, according to our calculation. The remaining twenty-eight counties, from many of which we have reported majorities, American and democratic, will possibly swell the majority of the Hon. Joseph E. Brown to ten thousand.

THE REMAINS OF LEGARE.

We copy the following from the Charleston Couier of Friday last :

"The treasured remains of the body that was once animated and informed by the soul and spirit of Hugh Swinton Legare arrived in this city yesterday morning, and were deposited in the receiving vault of Magnolia Cemetery, the company having tendered the use of this receptacle and of their hearse, with other facilities and assist-

"They will there await the arrival of our associate, who "They will there await the arrival of our associate, who is possessed of the wishes and instructions of the nearest surviving friend of this distinguished citizen of Charleston and of South Carolina, whose remains will soon be committed finally to their appropriate resting place.
"We need only express and indulge the hope that this worthy and appropriate deposite will not be permitted to remain in our Magnolia without a fitting monument."

THE GEORGIA BANKS. The Atlanta (Georgia) Intelligencer says:

"We notice that Governor Johnson has issued a procumation calling on the banks of the State to make, with a thirty days, a just and true return, under oath or affirmation of its president and cashier, of the state and ondition of such banks and banking institutions, with the name of its president and directors, and a list of its stockholders, on the day of the regular weekly meeting of the president and directors thereof next preceding the date of this requisition."

Second Comptroller's Office, Sept. 30, 1857. S_{fR}: We have learned with regret that you will probably soon vacate the position now held by you

TIDEASURY DEPARTMENT

head of this office; and having been associated therein with you in various relations, some of us for many years we take this mode of expressing to you our esteem and confidence, and the regret we feel at the dissolution our official connexion. At your hands we have ever ex perienced the courtesy of a gentleman. Kindness to hose under your control and a just sense of public duty have characterized all your acts; and in parting with you we feel deeply the severance of those pleasant ties that have bound us together.

In your future career we sincerely hope that you enjoy unalloyed happiness and prosperity.

Respectfully, your obedient servants

Wm. S. Fort, Geo. D. Abbot, John Sessford. John Sessford, Jos. T. Adams, J. K. Hanson, Joseph Manahan, John C. Wilson, Jos. P. Davidson, Geo. C. Jackson. Mason Campbell, Edmund F. French, Samuel B. Parris, W. A. Evans, James T. Clark, Andrew J. Clark, Ion. John M. BRODHKAD, Second Comptroller

Treasury of the United States.

TREASURY DEPARTMENT, Second Comptroller's Office, Oct. 8, 1857. GENTLEMEN: Your kind letter of the 30th ult. is before

Although I did not need a written testimonial to ne that I possessed your friendship and respect, yet this grateful expression of your regard is very gratifying to my feelings. We have now been intimately associated for several years in the public service, and during the whole time not even an unpleasant word has marred the harmony of our intercourse. I have borne willing testi-mony to your ability and zeal in the discharge of you duties; and for the excellent condition in which I leave this office, as well as for any reputation I may have ac quired in it, I am indebted greatly to your intellige and fidelity. Most cordially do I reciprocate your kindness and esteem, and my official and personal association with you will always be suggestive to me of pleasant rec

Wishing you, one and all, a prosperous and happy fuure, I bid you farewell, and I am, gentlemen, sincerely J. M. BRODHEAD. Mesers, TH. J. CATHCART, GEORGE D. ARBOT, MASO

AMPRELL, and others.

The Vicksburg True Southron of the 1st inst. says: The Vicksburg True Southron of the 1st inst. says.

"The Mississippi river is steadily receding at this point, and at all others from which we have information. From present appearances it promises to get uncomfortably low, to the great detriment of business of every description."

SUSPENSION OF A STATE GOVERNMENT.-NEW

YORK AND HER BLACK-REPUBLICAN BULERS The State has suspended payment for the work already does soon the canals. The auditor has issued the following no

The commissioners of the canal fund having failed to negotiate the loan of \$500,000 advertised to be taken this day, the department is without the present means to pay the time drafts drawn by the canal commissioners and payable the present month, except such as can be realized by a resort to the banks holding State loans. To what extent the banks will respond to the calls made upon them remains to be ascertained.

At any rate, the October time drafts must have a preference as to payment, and the auditor is unable to say when there will be means in the treasury to meet the drafts upon the September estimates, or for any work or for drafts to land damages hereafter to be made.

Respectfully, yours.

N. S. BENTON, Auditor.

No score of individual failures have operated half sastrously as the failure of the State to meet the draft. upon the treasury. A gentleman yesterday, with a Stat-draft of \$29,000 in his pocket, offered to give his note for draft of \$29,000 in his pocket, offered to give his note for \$350 at forty days (amply endorsed) for \$250 in cash. This is but one example of a hundred of cases of individual hardship caused by this suspension. Under democratic policy it might have been avoided. It has been demonstrated that had the democratic policy of not running in debt for the canal enlargement, but of applying the surplus revenues to its construction, been adhered to our canals would now have been completed, with a surplus in the treasury, and with the State in the receipt of a magnificent annual revenue from the canal tells. But a magnificent annual revenue from the canal toils. But the democratic policy was departed from and the run-in-debt policy of the Seward politicians was adopted, and the

The canals are not completed;

The State has suspended payment for the work already done on them;
The State is burdened with a canal debt of twenty-fit

illians of dellars :

This debt must be collected out of the tax-payers of the

The State tax to be collected this fall is increased on hundred and teenty-five per cent. above that of last fall.

Such have been the consequences of anti-democrati rule-TAXATION, BANKBUPTUY, BUIN

From the New York Lally News WHAT MAKES THE NEGRO BLACK?

Under this head one of our religious cotemporari ploded theory as a resurrection from the fallacies of the past by one of the most distinguished scientific men of this city, as follows:

this city, as follows:

"Dr. Draper, of New York, gives the following explanation: Human blood is made up of little cells containing, among other elements, hematin, a reddish substance, which is largely made up of iron. One of the duties of the liver is the removing of the old blood cells, and the forming of new ones, and this duty includes the carrying out from the system of all excess of hematin.

"A hot climate disturbs the normal action of the blood, and also of the liver. Imperfect oxygen attends great heat, and adds to the darkness of the arterial blood, while, by the want of energetic respiration which it involves, there is an over-fatness and torpidity of the liver. The hæmatin, therefore, by this inaction of the great cleansing agent, is left in the system, and, wandering about, takes refuge in the lower and spherical cells of the cuticle, which it thus bronzes from orange-tawny down to negro black, according to the heat of the climate, the inactivity of the liver, and the amount of hæmatin left as refuse in the system.

fuse in the system.

"Cold checks the action of the liver equally with heat "Cold checks the action of the liver equally with heat, and, therefore, the complexion of the Esquimanx approaches that of the Mongollan and negro. This is certainly a simple and intelligible explanation. The tendency of coloring matter to deposite itself in the cells of the cuticle is well known. But let it not be thought that this darkening process is the result of a disordered, in the sense of an unhealthful, action of the liver. In that case it would appear that Providence designed only the temperate zones to be inhabited, and the wealth of the tropics to be lost to mankind. In fact, the health and vizor of the tropical tribes show that all the earth is man's intended dwelling place."

We are astonished at Dr. Draper's weathers as in the

We are astonished at Dr. Draper's reckless matter, so far as the negro's color is concerned. There is at least one passage in Holy Writ which ought to deter any Christian philosopher from advancing such a theory except upon the very strongest grounds. But leaving Scripture, we find everything in physiological and ethnological science against the Doctor. But the following paragraph from another exchange will serve every pur pose of framing an objection in our own words

pose of framing an objection in our own words:

"CLIMATE NOT THE CAUSE OF COLOR.—It is a common opinon that climate alone is capable of producing all the diversities of complexion so remarkable in the human race. A very few facts may suffice to show that such cannot be the case. Thus the negroes of Van Diemen's Land, who are among the blackest people on earth, live in a climate as cold as that of Iceland, while the Indo-Chinese nations, who live in tropical Asia, are of a brown and olive complexion. It is remarked by Humboldt that the American tribes of the equinoctial regions have no darker skins than the mountaineers of the temperate zone. So, also, the Puelches of the Mageilanic Plains, beyond the fifty-fifth degree of South latitude, are absolutely darker than the Abipodes, Tobas, and other tribes who are many degrees nearer the equator. Again, the who are many degrees nearer the equator. Again, the Charrus, who live south of the Rio de la Flata, are almost black, while the Guyacas, under the line, are among the fairest of the American tribes. Finally, not to multiply examples, those nations of the Caucasian race which have become inhabitants of the torrid zone in both hemispheres, although their descendants have been for centuries, and in Africa for many centuries, exposed to the most active influence of the climate, have never, in a solitary instance, exhibited the transformation from a Caucasian to a negro complexion."

If Dr. Draper should have the temerity or the scientif ic assurance, to deny this, perhaps he will explain, philosophically, the phenomena of the following, which is not a solitary instance of its kind; and having done that, perhaps he will give a reliable recipe by which the Ethio pian can change his skin, or the leopard his spots:

"A negro woman in Bockingham county, Virginia, late ly gave birth to a child which was of sable hue from the loins downward, the upper part of its body being of clear, white complexion." If this is not an adequate tax upon the learned Doctor's

philosophical attainments, perhaps he will tell us by what process climate alters the shape of the cranium, pelvis, limbs and hair. All these questions being settled in accordance with the laws of climatology, we shall begin to be satisfied for the present and will leave hybridism, cutane odors, and the comparative progress of the races for future consideration, which may, perhaps, be taken up under the title of the Hamatinism of the Human Anatomy.

ANOTHER OF THE "THREE THOUSAND" AND "FORT THERE,"-The Utica (New York) Observer states that the Rev. Reuben Gregg, former pastor of the North Troy Methodist Episcopal Church, has been arrested, charged with the seduction of a young lady at his new station in Washington county. The seduction was accomplished while the wife of Mr. Gregg was on a visit to her friends, when he had engaged the services of the young lady as housekeeper. She is but seventeen years of age, and has always borne a highly respectable name. Mr. Gregg wa arrested while in attendance at a camp meeting in Sandy Hill. He gave bonds for the support of an expected heir and for his appearance to stand trial on the charge of duction. He has been dismissed from the church of which he was pastor, and will probably be expelled from the ministry at the next meeting of the Troy conference.

Mdlle. Rachel (says the Pays) has installed herself in Molle. Rachel (says the Pays) has installed herself in the house which has been prepared for her near Cannes, and in which she is to pass the winter. A celebrated physician whom she consulted at Paris before her depar-ture has prescribed a regimen for her which he declares will restore her to health. One of the rules laid down by him is that she is not to speak during the whole time of her treatment, and the patient is stated to have so cepted this condition, writing her questions and answers on a slate. In a letter which Molle. Rachel has written to one of her friends, she declares her intention of con-forming to the prescription, and of not uttering a world forming to the prescription, and of not uttering a word until the month of May next,